

SUMMARY

CHILDREN RECEIVING SSI PAYMENTS, DECEMBER 1996

INTRODUCTION

In December 1996, over 1,017,000 blind and disabled recipients classified as children were receiving SSI payments. These children made up 15.4 percent of the over 6.6 million SSI recipients in December. The December data reflect an increase of over 5,000 child recipients since June 1996.

To be eligible for SSI payments as a child, an individual must be under age 18 (or under 22 if he or she is a full-time student), unmarried, and must meet the applicable SSI disability, income, and resource criteria.

The attached tables are a "snapshot" of selected program and demographic characteristics of children who receive SSI payments. Table 1 is based on universe counts, and represents recipients who received SSI payments in December 1996. Tables 2-6 and 8-13 are based on the SSI 10-percent sample file for December 1996, and represent the 998,000 children who were 21 years old or less in December 1996, and who were due to receive an SSI payment on January 1, 1997. The source record for all of the sample files is the supplemental security record (SSR).

PAYMENTS TO CHILDREN

The average SSI payment due to SSI children on January 1, 1997 was \$440 (table 2). This amount includes federally administered State supplementation where applicable, but does not include any retroactive payments.

The States with the largest numbers of children receiving SSI were New York, California, Florida, Texas, Ohio, Illinois, Pennsylvania, Michigan and Louisiana. Together they accounted for 52 percent of all child recipients aged 21 or under.

Table 3 distributes the amount of the Federal SSI payments due on January 1, 1997. Sixty-eight percent of the children received \$484 at that time.¹ The \$484 represents the maximum amount of Federal SSI payable in 1997 to a person without countable income.

¹ The difference between the number of children with no income in Table 8 and the smaller number receiving the \$484 Federal SSI is some children with income deemed from a parent which does not show up in the income fields.

AGE, SEX, RACE, LIVING ARRANGEMENT and CITIZENSHIP

In December 1996, 14 percent of the children receiving SSI were under 5 years old. The remainder of those children under age 18 were fairly evenly distributed by age (table 4).

Child recipients are more likely to be boys than girls, by about three to two. This is generally the same gender pattern found among adult disabled recipients. About 45 percent of the children were identified by race as Black, Hispanic, or Other.

Four out of five of the children lived with their parent(s). Another 16 percent were identified as "in their own household" for purposes of payment determination. For the most part, these children lived with other relatives, in hospitals, nursing homes, residential schools, foster care, or independently. Less than two percent were patients in a medical facility where more than half of the cost of their care is covered by the Medicaid program.

Almost all (99 percent) of the children were United States citizens, either by birth or naturalization.

DIAGNOSIS

Two out of three (67 percent) of the SSI children were disabled based on a mental disorder, and most of these (41 percent of all children) were mentally retarded (table 5). The only other diagnostic category of any size was diseases of the nervous system and sense organs (11 percent), which included all of the approximately 8,700 blind children on SSI in December 1996. (This distribution is based on the diagnoses of the 84 percent of the children for whom a diagnostic code is available on the SSR).

The incidence of mental retardation as a primary diagnosis increased with age, from 6 percent of those under age 3 to 52 percent of those aged 13-17. The same pattern appeared among those children under age 18 with psychiatric disorders.

The only diagnostic category with a significant difference between sexes was other psychiatric disorders, 30 percent of the males versus 17 percent of the females (table 6). There was no substantial variation between sexes in the other diagnostic categories.

YOUNG ADULT RECIPIENTS WHO BEGAN AS CHILDREN

In addition to the 998,000 recipients who are currently considered as children for program purposes, the SSI rolls in December 1996 included 461,000 adult recipients who first became eligible for SSI payments with SSA before age 18 (table 7). This data was obtained from the SSI 1-percent longitudinal sample file for December 1996.

Forty-six percent of these recipients first became eligible during the 1974-80 period, and thus appear to have been receiving SSI for much of their lives.

INCOME OF CHILDREN

About one in four (25 percent) of the children receiving SSI payments had income in December 1996, and most of these had only unearned income (table 8). The most frequent types of cash unearned income were Social Security benefits (8 percent) or support payments from an absent parent (8 percent). Another 1 percent were receiving income based on need (most commonly Temporary Assistance to Needy Families (TANF) formerly known as AFDC) payments), while 7 percent had some type of in-kind income which was considered for SSI purposes.

About 75 percent of the children had no income on their record.

PARENTS IN THE HOUSEHOLD

Over half of the children who received SSI payments in December 1996 were living with one parent, and another 25 percent lived with two parents² (table 9). For the 19 percent who are shown with no parent in the household, deeming of income from a parent to a child recipient does not apply, and information about parents is not part of the SSI record.

ONE PARENT HOUSEHOLDS

Of the 56 percent of SSI recipient children who live with only one parent, almost all (96 percent) lived with their mother (table 10). Only 4 percent lived with their father.

For 36 percent of the children in a one parent family, the parent had no income (the SSI payment is not considered as income in this analysis). Over one-fourth of the children (27 percent) lived with a parent who had earned income, while for 41 percent of the children the parent had unearned income. Mother-headed households showed about the same distribution, while father-headed homes were a little more likely to have some income and earnings, and a little less likely to have unearned income.

Even where there was some income in the household, the amounts were small. Forty-four percent of the children were in homes with under \$200 income in the month of December 1996. Only 37 percent of them had \$600 or more in income that month. Children living with a father were more likely to have higher family incomes.

² The total of children with parents in the household in Table 9 differs slightly from the number of children living in a parent's household in Table 4. This is because the Table 4 number represents only households where a parent is head of the household, where Table 9 includes children living with parents who are not head of the household.

TWO PARENT HOUSEHOLDS

The 25 percent of SSI children who live with two parents (table 11) were relatively better off economically than those living with only one parent. Fifteen percent of the former had no income from parents, compared with 36 percent of those living with one parent. Also, 54 percent of the two parent families had income of \$1,000 per month or more, compared with 14 percent of the children in one parent families.

Mothers were less likely to have income if there was another parent in the household than were single parent mothers. Sixty percent of mothers in two parent families had no income, compared with 36 percent of single mothers.

PARENTAL INCOME IN THE HOUSEHOLD

Over half (57 percent) of the children who received SSI in December 1996 lived in a household where the parent(s) received some type of income, and that income averaged \$854 in December (table 12). About 31 percent of the children had one or more parents with earnings, averaging \$1,321; 31 percent had some type of unearned income, averaging \$230. The most common type of unearned income was public income-maintenance (PIM) payments. This includes TANF payments, Department of Veterans Affairs payments based on need, and other governmental programs.

PARENT TO CHILD DEEMING

In households where the parent(s) of SSI children receive income, that income must be considered in determining the child's payment amount. This process is called deeming. Certain types of parental income are excluded from deeming.³ This includes PIM payments and any parental income used to determine the amount of the PIM payments. In addition, allocations and exclusions reduce the amount used in the child's payment computation.

About 70 percent of the children subject to deeming had one or more parents with income in December (table 13). Of these children, deemed income affected the payment of only 22 percent, after all exclusions and allocations were applied. Children living with two parents (33 percent) were more likely to have their payment affected by deemed income than children living with one parent (16 percent).

³ See 20 CFR 416.1161(a).